IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventors:

Emily Chien, et al.

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Examiner:

Dennis William Ruhl

Title:

A SYSTEM AND METHOD

Confirmation No.: 2560

FOR USING LOYALTY

POINTS

AMENDMENT AND REPLY

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action mailed on November 24, 2009, of which this Reply is filed within two months, please consider the following remarks and amendments.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 30 of this paper.